

ConnPIRG

**Standing Up
To Powerful Interests**

**Testimony of Abraham Scarr, Director
Connecticut Public Interest Research Group (ConnPIRG)**

In opposition to

Raised Bill 6479: An Act Concerning the Maximum Amount of Money Damages in Small Claims Action

Chairperson Coleman, Chairperson Fox and Members of the Committee: My name is Abraham Scarr and I am the Director of the Connecticut Public Interest Research Group (ConnPIRG). Thank you for the opportunity to provide written testimony in opposition to Raised Bill 6479: An Act Concerning the Maximum Amount of Money Damages in Small Claims Action.

Small claims court is an important part of the justice system in Connecticut, intended to provide access to justice to all citizens in an expedited and efficient manner. This expedited process is justified by the relatively small size of the claims in question.

In practice, the vast majority of plaintiffs in Connecticut's small claims court are debt collectors or debt buyers suing to collect defaulted consumer debt. They use and abuse the state's expedited small claims court system to obtain default judgments against consumers for amounts up to \$5,000, often without basic documentation of the amount of the debt or that they own the debt in question. The consequences of these abuses are heightened by the fact that small claims judgments are final and may not be appealed in Connecticut.

ConnPIRG, in collaboration with other consumer organizations and consumer attorneys, is supporting legislation that would limit the abusive practices of debt buyers in our both small claims and superior courts, HB 6173.

Access to our court system is important, but raising the maximum amount of money damages from \$5,000 to \$10,000 would do little to increase access while doing much to put more consumers at higher risk from the abusive practices of debt collectors and debt buyers. I urge the committee to take no further action on HB 6479.

Again, thank you for the opportunity to submit written testimony. Please let me know if you have any questions.

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